



Essential Business Legal

What is Essential Business Legal?

Essential Business Legal provides legal services and insurance. It will cover the legal costs if your club is involved in certain legal disputes. The range of legal disputes covered includes:

- Employment disputes
- Employment compensation
- Representation for full and aspect tax enquiries
- VAT appeals
- Pursuing claims for property damage, nuisance and trespass
- Compliance and regulation, including defence of prosecutions
- Contract and debt recovery

The policy is administered by ARAG plc, and underwritten by Brit Insurance Limited.

Legal advice helpline and business legal services online

Essential Business Legal provides you with more than just legal expenses insurance, additional services include:

- Expert legal advice: 24 hour, 365 day helpline
- Essential tax guidance: Telephone advice service manned by tax experts on weekdays, from 9am to 5pm
- Business legal services online: Draft and download a range of legal documents relating to running your club
- Counselling Assistance: Confidential help and advice line for your employees

Contact details

Call Neil Hancock or Lesley Prior on 01630 658 455

Claims examples

Compliance and Regulation: Following an employee accident at a sports ground the Health & Safety Executive charged the Insured with breaches of health and safety regulations. ARAG was advised of the claim and instructed a specialist solicitor who successfully defended the charges and found that the employee was at fault. ARAG settled the solicitor's fees of £2,350.

Property: The neighbouring farm had built a wall which encroached significantly onto the Insured's land. After failing to agree with the farmer to remove the wall, ARAG were instructed and appointed a specialist solicitor to act. Following protracted correspondence, both sides agreed to a mediation meeting which led to the appointed solicitor getting agreement for the removal of the wall where it encroached on the Insured's land. ARAG indemnified the Insured for the solicitor's fees of £5,250.

Tax Protection: The Insured received a letter from HM Revenue & Customs confirming that they intended to make a full enquiry into the Insured's tax return for the previous year. The Insured contacted ARAG who passed the claim onto a tax consultant. After extensive investigation, HM Revenue & Customs confirmed that the tax return was in order with appropriate tax paid. ARAG settled the tax consultant's invoice for £6,750.

Contract: The Insured hired diggers for a new pitch. Paying in advance, they specified that the diggers were needed from day one to ensure that they could meet the contracted deadline. Unfortunately, they arrived two days late which resulted in the same delay to the contracted completion day causing a cost penalty. They contacted ARAG making a claim for breach of contract against the hire company. ARAG instructed a contract solicitor who pursued the claim which ended in the hire company admitting liability and compensating the insured for the losses and legal costs incurred.

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